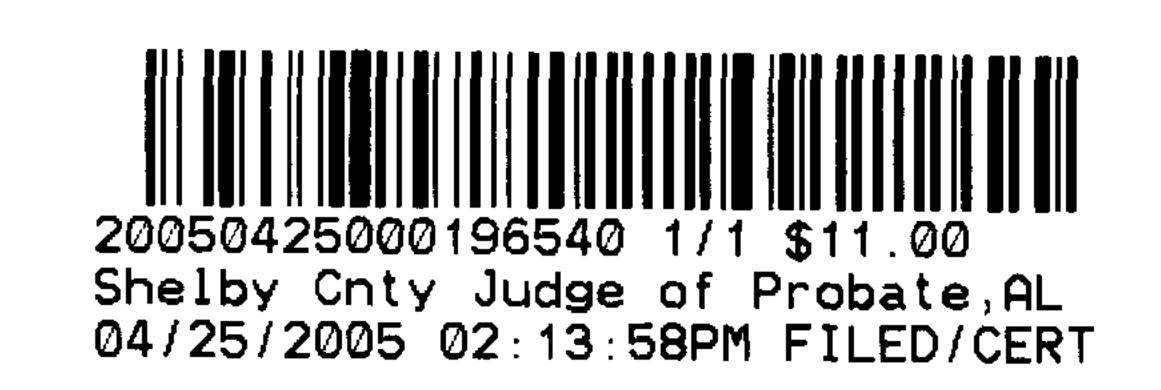
Recording Requested By: First Franklin Financial Corp

When Recorded Return To:

FIRST FRANKLIN FINANCIAL CORP 2150 N FIRST STREET SAN JOSE, CA 95131-Mismus Credit Corporation 14523 SW Millikan Way #200



CORPORATE ASSIGNMENT OF DEED OF TRUST OR MORTGAGE

SHELBY COUNTY, ALABAMA

SELLER'S SERVICING#: 7098825 "KRACKE, III" FFFC01

Date of Assignment: 11/01/2002

Assignor: FIRST FRANKLIN FINANCIAL CORPORATION at 2150 N. FIRST STREET, SUITE 600, SAN JOSE, CA 95131
Assignee:

Wilshire Credit Corporation 14523 SW Millikan Way, #200 Beauty OF 37705

Date of Mortgage/Deed of Trust/Security Deed: 10/24/2002

Executed By: ROY KRACKE, III, AND VALERIE C. KRACKE, FORMERLY KNOW AS VALERIE C.

ARD, HUSBAND AND WIFE To: FIRST FRANKLIN FINANCIAL CORPORATION

Recorded 11-1.02 As 200211010054163 In SHELBY COUNTY, ALABAMA.

Property Address: 644 NAVAJO TRAIL, ALABASTER, ALABAMA, 35007

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths DOLLARS and other good and valuable consideration, paid to the above named assignor, the receipt and sufficiency of which is hereby acknowledged, the said assignor hereby assigns unto the above-named assignee, the said Mortgage/Deed of Trust/Security Deed (Security Instrument) together with the Note or Notes or other evidence of indebtedness (the "Note"), said note having an original principal sum of \$23,600.00 with interest, secured thereby, together with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said assignor hereby grants and conveys unto the said assignee, the assignor's beneficial interest under the Security Instrument.

TO HAVE AND TO HOLD the said Security Instrument and Note, and also the said property unto the said assignee forever, subject to the terms contained in said Security Instrument and Note.

IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written:

FIRST FRANKLIN FINANCIAL CORPORATION

On November 01, 2002

By:

SRI SARMA/ AVP OF FINANCE

STATE OF California COUNTY OF Santa Clara

ON November 01, 2002, before me, GINA NGUYEN, a Notary Public in and for the County of Santa Clara County, State of California, personally appeared SRI SARMA/ AVP OF FINANCE, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

GINA NGUYEN Notary Expires: 01/10/2006 #1338515 GINA NGUYEN
Commission # 1338515
Notary Public - California
Santa Clara County
My Comm. Expires Jan 10, 2006

(This area for notarial seal)

Prepared By: Susan Lee, 2150 N. First Street, San Jose, CA 95131 SHL/20021101/0034 GENERIC SHELBY AL BAT: 53/7098825 KAGENERI